

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
JOHN M SANDERS § Case No. 15-41084  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

KAREN R. GOODMAN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 383,260.00 (Without deducting any secured claims)	Assets Exempt: 29,025.00
Total Distributions to Claimants: 4,219.13	Claims Discharged Without Payment: 432,022.11
Total Expenses of Administration: 1,377.25	

3) Total gross receipts of \$ 8,921.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 3,324.62 (see **Exhibit 2**), yielded net receipts of \$ 5,596.38 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 400,853.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	1,377.25	1,377.25	1,377.25
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	16,353.00	19,035.24	19,035.24	4,219.13
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 417,206.00</b>	<b>\$ 20,412.49</b>	<b>\$ 20,412.49</b>	<b>\$ 5,596.38</b>

4) This case was originally filed under chapter 7 on 12/03/2015 . The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/01/2017 By: /s/KAREN R. GOODMAN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2015 IRS tax refund	1224-000	8,921.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 8,921.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
John M. Sanders	Exemptions	8100-002	3,309.00
Clerk of the Bankruptcy Court	Non-Estate Funds Paid to Third Parties	8500-002	15.62
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 3,324.62</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase Auto		4,545.00	NA	NA	0.00
	Dite4ch Financial LLC		119,350.00	NA	NA	0.00
	Wells Fargo Hm Mortgage		276,958.00	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 400,853.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
KAREN R. GOODMAN	2100-000	NA	1,311.20	1,311.20	1,311.20
Associated Bank	2600-000	NA	66.05	66.05	66.05
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 1,377.25</b>	<b>\$ 1,377.25</b>	<b>\$ 1,377.25</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bk of America		3,347.00	NA	NA	0.00
	Capital One Bank		1,632.00	NA	NA	0.00
	Capital One USA		489.00	NA	NA	0.00
	Chicago Patrolmans FCU		9,579.00	NA	NA	0.00
	Citi		441.00	NA	NA	0.00
	City of Chicago		200.00	NA	NA	0.00
	US Bank		665.00	NA	NA	0.00
1	CAPITAL ONE BANK (USA), N.A.	7100-000	NA	766.18	766.18	766.18
2	CAPITAL ONE BANK (USA), N.A.	7100-000	NA	1,748.62	1,748.62	1,748.62
3	CHICAGO PATROLMEN"S FEDERAL CREDIT UNION	7200-000	NA	6,662.20	6,662.20	693.60
4	CHICAGO PATROLMEN"S FEDERAL CREDIT UNION	7200-000	NA	9,708.24	9,708.24	1,010.73
5	CITY OF CHICAGO DEPARTMENT OF FINANCE	7200-000	NA	150.00	150.00	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 16,353.00</b>	<b>\$ 19,035.24</b>	<b>\$ 19,035.24</b>	<b>\$ 4,219.13</b>

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 15-41084 PSH Judge: Pamela S. Hollis Trustee Name: KAREN R. GOODMAN  
Case Name: JOHN M SANDERS Date Filed (f) or Converted (c): 12/03/2015 (f)  
341(a) Meeting Date: 01/13/2016  
For Period Ending: 06/01/2017 Claims Bar Date: 07/18/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 9127 S. LaSalle, Chicago, IL 60645	120,000.00	105,000.00		0.00	FA
2. 1669 W. 104th St.	274,600.00	0.00		0.00	FA
3. 324 S. Richmond, Chicago, IL	10.00	10.00		0.00	FA
4. 2002 Chevrolet Tahoe	6,050.00	0.00		0.00	FA
5. Miscellaneous used household goods	1,350.00	0.00		0.00	FA
6. Miscellaneous books, tapes, CD's, etc.	125.00	0.00		0.00	FA
7. Personal Used Clothing	500.00	0.00		0.00	FA
8. Miscellaneous costume jewelry	25.00	0.00		0.00	FA
9. Employer-Term Life Insurance	0.00	0.00		0.00	FA
10. Nationwide-Whole life insurance policy	7,000.00	0.00		0.00	FA
11. Deposits of money	0.00	0.00		0.00	FA
12. Retirement or pension accounts	0.00	0.00		0.00	FA
13. 2015 IRS tax refund (u)	3,350.00	6,296.00		8,921.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$413,010.00	\$111,306.00	\$8,921.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/2016

Current Projected Date of Final Report (TFR): 12/31/2016

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-41084  
Case Name: JOHN M SANDERS

Trustee Name: KAREN R. GOODMAN  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX3284  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3849  
For Period Ending: 06/01/2017

Blanket Bond (per case limit): \$54,824,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/24/16	13	United States Treasury Kansas City, MO	2015 Tax Refund	1224-000	\$8,921.00		\$8,921.00
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$8,911.00
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.82	\$8,898.18
07/21/16	101	John M. Sanders	2015 Tax Refund	8100-000		\$0.00	\$8,898.18
07/21/16	101	John M. Sanders	2015 Tax Refund Reversal Incorrect Amount	8100-000		\$0.00	\$8,898.18
07/21/16	102	John M. Sanders	2015 Tax Refund Debtor's share of 2015 Tax Refund (\$2,625 Exemption + \$684 for post petition period of time in 2015.	8100-002		\$3,309.00	\$5,589.18
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$13.23	\$5,575.95
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,565.95
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,555.95
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,545.95
01/12/17	103	KAREN R. GOODMAN 111 East Wacker Drive Suite 2800 Chicago, IL 60601	Compensation to Trustee per Court Order of January 12, 2017	2100-000		\$1,311.20	\$4,234.75
01/12/17	104	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Final distribution to claim 1 representing a payment of 100.00 % per court order.	7100-000		\$766.18	\$3,468.57

Page Subtotals:

\$8,921.00

\$5,452.43

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-41084  
Case Name: JOHN M SANDERS

Trustee Name: KAREN R. GOODMAN  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX3284  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3849  
For Period Ending: 06/01/2017

Blanket Bond (per case limit): \$54,824,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/12/17	105	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Final distribution to claim 2 representing a payment of 100.00 % per court order.	7100-000		\$1,748.62	\$1,719.95
01/12/17	106	CHICAGO PATROLMEN"S FEDERAL CREDIT UNION TRUNKETT & TRUNKETT, P.C. 20 N. WACKER SUITE 1434 CHICAGO, IL 60606	Final distribution to claim 3 representing a payment of 10.41 % per court order.	7200-000		\$693.60	\$1,026.35
01/12/17	107	CHICAGO PATROLMEN"S FEDERAL CREDIT UNION TRUNKETT & TRUNKETT, P.C. 20 N. WACKER SUITE 1434 CHICAGO, IL 60606	Final distribution to claim 4 representing a payment of 10.41 % per court order.	7200-000		\$1,010.73	\$15.62
01/12/17	108	CITY OF CHICAGO DEPARTMENT OF FINANCE C/O ARNOLD SCOTT HARRIS P.C. 111 W JACKSON STE 600 CHICAGO, IL 60604	Final distribution to claim 5 representing a payment of 10.41 % per court order.	7200-000		\$15.62	\$0.00
03/16/17	108	CITY OF CHICAGO DEPARTMENT OF FINANCE C/O ARNOLD SCOTT HARRIS P.C. 111 W JACKSON STE 600 CHICAGO, IL 60604	Final distribution to claim 5 representing a payment of 10.41 % per court order. Reversal Returned from City of Chicago - account shows zero balance due. Deposited check with Clerk of Bankruptcy Court	7200-000		(\$15.62)	\$15.62
03/16/17	109	Clerk of the Bankruptcy Court 219 South Dearborn Chicago, Illinois	Deposit of Unclaimed Funds Check returned by Arnold Scott Harris, P.C. for City of Chicago Department of Revenue	8500-002		\$15.62	\$0.00

COLUMN TOTALS	\$8,921.00	\$8,921.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,921.00	\$8,921.00
Less: Payments to Debtors	\$0.00	\$3,309.00
Net	\$8,921.00	\$5,612.00
Page Subtotals:	\$0.00	\$3,468.57

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX3284 - Checking	\$8,921.00	\$5,612.00	\$0.00
	\$8,921.00	\$5,612.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$8,921.00		
Total Gross Receipts:	\$8,921.00		

Page Subtotals:

\$0.00

\$0.00